

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: KENNETH CHISM	§	Case No. 16-bk-15128
DONNA CHISM	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/20/2016.
- 2) The plan was confirmed on 02/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/05/2021.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,287.60.
- 10) Amount of unsecured claims discharged without full payment: \$70,536.78.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 10,094.00	
Less amount refunded to debtor(s)	\$ 92.00	
NET RECEIPTS		\$ 10,002.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,960.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 743.98	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,703.98
Attorney fees paid and disclosed by debtor(s):	\$ 1,182.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRAD J. SADEK ESQ	Lgl	0.00	4,142.00	4,142.00	2,960.00	0.00
QUANTUM3 GROUP	Sec	0.00	295.67	0.00	0.00	0.00
LVNV FUNDING	Uns	0.00	926.31	926.31	23.81	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	18,118.76	1,818.76	46.74	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	2,000.00	2,000.00	51.41	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	521.89	521.89	13.42	0.00
ORION PORTFOLIO	Uns	0.00	87.60	87.60	2.25	0.00
TOYOTA MOTOR CREDIT CORP	Sec	0.00	34,480.52	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Uns	0.00	0.00	13,733.54	353.00	0.00
WELLS FARGO BANK	Sec	40,117.03	40,418.18	0.00	0.00	0.00
SPRINT CORP	Uns	0.00	1,622.48	1,622.48	41.70	0.00
SCOLOPAX, LLC	Uns	0.00	2,537.84	2,537.84	65.24	0.00
LENDMARK FINANCIAL SERVICES	Sec	3,997.19	3,365.47	3,365.47	150.65	0.00
PORTFOLIO RECOVERY ASSO	Uns	753.00	737.58	737.58	18.96	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,158.00	3,158.00	3,158.00	81.17	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,811.00	1,773.39	1,773.39	45.58	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	390.23	390.23	10.03	0.00
CITADEL FEDERAL CREDIT UNION	Uns	0.00	1,057.75	1,057.75	27.19	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITADEL FEDERAL CREDIT UNION	Uns	6,926.00	6,050.41	6,050.41	155.52	0.00
ECAST SETTLEMENT CORP	Uns	185.00	185.30	185.30	4.76	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	488.35	488.35	12.55	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,302.34	1,302.34	33.48	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	747.56	747.56	19.22	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,200.00	1,200.29	1,200.29	30.85	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,074.38	1,074.38	27.61	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	959.73	959.73	24.67	0.00
SYNCHRONY BANK	Uns	56.00	56.14	56.14	1.45	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	861.51	861.51	22.14	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	672.02	672.02	17.27	0.00
TD BANK USA N.A.	Uns	0.00	3,112.31	3,112.31	79.99	0.00
CARRINGTON MORTGAGE SERV	Sec	91,748.00	92,765.91	92,765.91	2,278.22	0.00
CITY OF PHILA	Sec	2,827.31	2,659.14	2,659.14	2,659.14	0.00
AMERICAN CREDIT EXCHANGED	Uns	786.00	NA	NA	0.00	0.00
CITIBANK	Uns	2,654.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Uns	672.00	NA	NA	0.00	0.00
CREDIT COLLECTION	Uns	453.00	NA	NA	0.00	0.00
CREDIT FIRST/CFNA	Uns	236.08	NA	NA	0.00	0.00
EAGLE ONE FEDERAL CREDIT	Uns	617.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Uns	526.00	NA	NA	0.00	0.00
ERC/ENHANCED REC. CORP	Uns	1,622.00	NA	NA	0.00	0.00
FST PREMIER	Uns	488.00	NA	NA	0.00	0.00
HOOISER UNITED CREDIT	Uns	784.00	NA	NA	0.00	0.00
KAY JEWELERS STERLING	Uns	265.00	NA	NA	0.00	0.00
LVNV FUNDING	Uns	926.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	3,124.00	NA	NA	0.00	0.00
NORDSTROM FSB	Uns	62.00	NA	NA	0.00	0.00
PHILA FED CU	Uns	3,818.00	NA	NA	0.00	0.00
PGW	Uns	1,326.00	NA	NA	0.00	0.00
PORT RECOVERY	Uns	980.00	NA	NA	0.00	0.00
TARGET	Uns	3,112.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGE.	Uns	88.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL BANK	Uns	2,132.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 92,765.91	\$ 2,278.22	\$ 0.00
Debt Secured by Vehicle	\$ 3,365.47	\$ 150.65	\$ 0.00
All Other Secured	\$ 2,659.14	\$ 2,659.14	\$ 0.00
TOTAL SECURED:	\$ 98,790.52	\$ 5,088.01	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 47,075.71	\$ 1,210.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,703.98	
Disbursements to Creditors	\$ 6,298.02	
TOTAL DISBURSEMENTS:		\$ 10,002.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.